How to Educate Your Cardholders

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Government Travel Charge Card
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Sandra Willey

Agenda

- Travel Card Program
- Key Players
- Policy
- Delinquency Management
- Training
- Takeaways

Travel Card Program

What is the Travel Card?

- Commercial bank provided
- Commercially accepted
- Official Government Charge Card
- Used to pay for lodging, transportation and meals while on official government travel

Travel Card Program

Why use the Travel Card?

- Public Law 105-264
  - The Travel and Transportation Reform Act of 1998 mandates use of the Government Travel Charge Card for federal employees on official government travel
- DoD Financial Management Regulations (FMR) Volume 9 Chapter 3
  - Mandatory for Frequent Travelers

Key Players

- Commanding Officer/Supervisor
  - APC Support, Discipline, Command Climate
- Cardholders
  - Responsible Use ONLY while on Official Government Travel
  - Personal Use PROHIBITED!!
  - Prompt Payment
- Agency Program Coordinator (APC)
  - Daily Program Oversight, Delinquency
  - Monitor Accounts for Misuse, Abuse

Key Players

Role of the APC

- Agency Program Coordinator (APC) is the primary liaison between the Cardholder and the Bank
- Your APC:
  - Provides application form
  - Answers questions on the Travel Card
  - Controls credit limits
  - Reviews monthly reports
    - Able to review all Cardholder transactions
  - Reports delinquency and misuse

Key Players

Role of the Cardholder

- Sign SOU
- Complete training
- Communication with your APC
- Notification of voluntary card closure
- Notification of transfers
- Notification of Lost or Stolen card
- Travel Card use
- Timely completion of travel orders
- Prompt payment

Program Updates

- Travelers en route to deployment are exempted from mandatory Travel Card use
- Travel Card is NOT to be used for:
  - PCS, training, or conference fees
- Cardholders must Check In/Out with APC
- Mandatory Cardholder training
- Cardholders must sign new SOU when transferring

Policy

Proper Use

- On official government travel
  - Lodging
  - Transportation
  - Meals
- Not for personal use
- For use only by Cardholder
- Frequent/Infrequent Traveler

Policy

Statement of Understanding

- Contract stating that the Cardholder understands the GTCC Program
- States card is only to be used for official government travel
- Cardholder accepts responsibility
  - Delinquency/Misuse
  - Disciplinary Action
  - Suspended card privileges
- Must be on file with APC

Policy

Standard versus Restricted

Standard Line
Total Charge $5,000
Total Monthly ATM $500
Retail $250 Monthly

Restricted Line
Total Charge $2,000
Total Monthly ATM $250
Retail $100 Monthly

Retail is all charges other than lodging, airfare, car rental and m

Policy

Bank of America Fees

- **Late Fee**
  - Begins at 75 days
  - $29 each 30 day cycle
  - Not reimbursable
- **Return Check Fee**
  - $29 fee for NSF check
  - After 3 NSF's in 12 months, the bank has the option to cancel account
  - Not reimbursable
- **Pay by Phone**
  - $10 fee per usage
  - Not reimbursable
- **Emergency Card Replacement Fee**
  - $20 fee for emergency replacement
  - Reimbursable (if on travel status)
- **ATM Usage**
  - 3% or $2 (whichever is greater)
  - Reimbursable

Policy

ATM Usage

- Use the ATM feature to obtain cash
  - Taken for expenses related to official government travel
  - Within 3 days of travel
- If you forget the PIN number
  - Bank is not able to look up a PIN or give it over the telephone
  - PIN will be mailed

Policy

Lost/Stolen Card

- Report a lost or stolen card to:
  - Bank of America at 1-800-472-1424
  - APC
- Account cancelled
- New card mailed within 7 to 10 business days
- Responsible for charges made before reported lost/stolen
- All previous authorized activity transferred to new account

Policy

Travel Card Statement

- Billing Cycle is on the 17th of each month
- Due date is 25 days from the closing date
- Cardholder responsible for full payment regardless of whether reimbursement has been received

Policy

Disputed Transactions

- First attempt with the merchant
- Initiate the dispute process if:
  - Issue not resolved with the merchant
  - Transaction is a billing error
- Initiated within 60 days
  - Of the statement date on which transaction posted
  - If not filed, responsible for payment
- Accounts receive temporary credit for transactions in dispute

Statement Inserts: “Do’s & Don’ts”

Government Travel Charge Card

Cardholder Responsibilities

The Government Travel Charge Card is a valuable tool to manage your travel expenses. Along with the benefits of having this card, there are responsibilities associated with using this card.

This brochure is provided to help you properly use your Government Travel Charge Card. These guidelines are based on the Department of the Navy’s travel policy.

Please visit the DON eBusiness Operations Office website:
www.don-ebusiness.navsup.navy.mil

Our website provides you with a wide variety of resources, including Instruction 4650.1, Naval Messages, and training information. You can also e-mail us by using the “Ask an Expert” link.

We welcome your feedback.

Department of the Navy
*e*Business Operations Office
Card Management Group
5450 Carlisle Pike, PO Box 2050
Mechanicsburg, PA 17055-0791

Statement Inserts: “Do’s & Don’ts”

DO use your Government Travel Charge Card only for official travel expenses.

DO use your Travel Card, instead of cash, for official travel expenses, whenever possible.

DO track your expenses while on travel, so you have accurate information for filing your travel claim.

DO file your travel claim within 5 days after completing your trip, or every 30 days if on continuous travel.

DO contact Bank of America’s customer service number (1-800-472-1424) with questions about your monthly statement.

DO dispute questionable charges through Bank of America, no later than 60 days from the date of the transaction.

DO submit payment in full by the due date on your monthly statement.

DO utilize the “Split Disbursement Option” on your travel claim form, for direct payment of lodging and transportation to Bank of America.

DO know your Agency Program Coordinator (APC), and report any account changes to them (e.g. address changes).

DO coordinate with your APC if the length of travel, or nature of your orders, will prohibit you from receiving your statement or filing a timely travel claim.

DO report a lost or stolen card to Bank of America (1-800-472-1424), immediately, and your APC, to protect yourself from liability.

DO understand that misuse of the Government Travel Charge Card could result in disciplinary actions by the Department of the Navy.

DON’T use your Government Travel Charge Card for personal use. Personal use of a Travel Card is prohibited and may contribute to a loss of card privileges.

DON’T obtain travel advances unless you are on travel, or will be on travel within 3 days.

DON’T obtain travel advances that exceed your anticipated expenditures for a trip.

DON’T use cash for any official travel purchase that can be charged to your Travel Card.

DON’T wait for receipt of your monthly statement to file your travel claim.

DON’T make late payments, because this could result in suspension or cancellation of your Travel Card.

DON’T forget that the card is issued in your name and liability for payment is your responsibility.

DON’T let anyone else use your card.

DON’T give out your account number and expiration date to anyone who solicits that information.

FOR ASSISTANCE, PLEASE CONTACT YOUR LOCAL AGENCY PROGRAM COORDINATOR.

Delinquency Timeline

17th of month: GTCC Statement Cycles

Account Delinquent
30 Days

Account Delinquent
60 Days
Account Suspended

Account Delinquency
75 Days
Late Fees Apply

Account Delinquent
90 Days
Due Process
Notification Letter

Account Delinquent
120 Days
Account Cancelled
Salary Offset Begins

Delinquency Management

Mission Critical

- Engaged in activity in a remote location that would preclude them from filing an interim voucher
- In an area where a pay activity is not available for them to file an interim voucher/mailing an interim voucher is unfeasible due to operational limitations
- Unable to file a voucher due to the nature of their mission (the mission precludes them from being identified as a government employee)

Delinquency Management

Mission Critical

- Account must not be greater than 60 days delinquent (not suspended)
- Request must be made by the APC, not the Cardholder
- Orders must state “Mission Critical”
- Late fees
- Settled within 45 days of removal

Cardholders can be placed in Mission Critical for 60 days. If more time is needed, the APC can call prior to the end of the 60 days to request extension.

Delinquency Management

Split Disbursement Option

- Used when filing travel claim
- Direct payment to the Bank for designated amount
- Assists travelers in fulfilling their payment responsibilities
- Status of amount paid to Bank by DFAS available for viewing online at

www.dfas.mil/EMSS

Delinquency Management

Reduced Payment Plan

- Payment agreement between the Bank and Cardholder
- Available 90 days past billing
- Written agreement required
- Suspended and deactivated
- If Cardholder defaults, will roll to Salary Offset
- Fees:
  - $45 set up fee
  - $29 late payment fees (each cycle)
  - $10 monthly maintenance fee
- If completed, card can be reinstated as a Restricted card

Delinquency Management

Salary Offset

- Implemented for collection of delinquencies 120 days past due
- Major Points
  - Account is cancelled (will not be reinstated)
  - Due Process letter mailed at 90 days
  - Fees:
    - $80 set up fee
      - $25 DFAS administrative fee
      - $55 Bank of America administrative fee
    - 3 late payment fees ($29 each)
  - 15% of monthly disposable income used as payment
  - Statement line added to LES
  - Dispute Process/Petition for Hearing
  - Per OSD Memo of 23 APR 03 procedure may be applied against retired civilian employees

Delinquency Management

Salary Offset Dispute Process

- Dispute form included with Due Process Notification letter
- Petition for a Hearing allows the Cardholder to contest:
  - Amount of the debt
  - Amount of the proposed offset schedule
- Filed within 30 days of Due Process Notification letter
- Temporarily suspends Salary Offset

Training

- Video Tele-Training (VTT)
  - www.nscs.cnet.navy.mil
- Computer Based Training (CBT)
  - www.don-ebusiness.navsup.navy.mil

Government Travel Charge Card

- Cardholder Training
- Commander Training
- APC Training
- Tutorial

eBusiness Department of the Navy Operations Office

MAIN MENU

Takeaways

- Communicate with your APC
- Use the Travel Card only for official government travel
- Pay your statement on time